

Wilma struck in 2005, citizens are still residing in trailers labeled on the outside "FEMA."

The lack of natural disaster preparedness efforts and temporary housing options for disaster stricken citizens has only exacerbated an unbearable situation. Deficient recovery responses have led to elongated recovery rates in my district and across this Nation.

Two main problems—increasing the availability of temporary housing in times of national emergencies and improving training and preparedness for national emergencies—must be resolved to ensure that the humanitarian catastrophe that occurred in the gulf coast and continues to happen today will never occur again.

We have an obligation to better prepare and more adequately respond to the needs of communities hit by natural disasters. We have a responsibility to ensure that the most basic needs of disaster victims are met immediately following the devastation.

It is for this reason that I come to the floor today to introduce the National Emergency Centers Establishment Act. My bill establishes no fewer than six National Emergency Centers spread throughout the United States. The centers would be used, first and foremost, to provide temporary housing, medical and humanitarian assistance, including education, for individuals and families displaced due to an emergency. The centers would also serve as a centralized location for the training and coordination of first responders in the instance of an emergency. In addition, the centers will improve the coordination of preparedness, response and recovery efforts between governments, private, not-for-profit entities and faith-based organizations.

The National Emergency Centers would be located on military bases, with a preference wherever possible for those installations closed during the most recent Base Realignment and Closures—BRAC—round. I am proposing these sites because the necessary infrastructure to house, feed, educate and care for evacuees over an extended period of time is already in place, thus limiting the cost and time needed to construct these facilities.

Madam Speaker, our Nation was not prepared for the disastrous hurricanes that struck Florida and the gulf coast in 2004 or in 2005. The establishment of National Emergency Centers will go a long way to ensuring that our response to national emergencies are not as disastrous as the disasters that created the emergencies in the first place.

I ask for my colleagues' support and urge the House leadership to bring this legislation to the floor for its swift consideration.

IN MEMORY OF GENE MCKAY

HON. JOE WILSON

OF SOUTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 29, 2007

Mr. WILSON of South Carolina. Madam Speaker, South Carolina early today lost a giant in broadcasting with the death of Eugene Klemick, who we all knew as the legendary Gene McKay.

Gene began his service in Columbia at WIS Radio. He and fellow radio pioneers, Dave

Wright, Bill Benton and Dennis Waldrop, purchased WSCQ-FM in 1976, where Gene, along with co-hosts Dave Wright and Bill Benton, began to cheerfully wake up the Midlands with "Good Morning Columbia." Following the sale of WSCQ-FM in 1997, Gene continued his early morning "Good Morning Columbia" radio show at WISW-AM with co-hosts Bill Benton and Doug Enlow.

Gene had a keen insight which produced an instant humorous wit with profound political beliefs and a great love of America. He was a devoted family man and patriot who helped Midlands residents begin each day with cheer. He was a proud Polish-American from Chicago who became beloved in South Carolina.

As an admirer and friend, our family extends our sympathy to Roni, Katherine, his extraordinary co-workers, and countless friends.

CONGRATULATING FLORIDA GULF
COAST UNIVERSITY WOMEN'S
BASKETBALL TEAM

HON. CONNIE MACK

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 29, 2007

Mr. MACK. Madam Speaker, I rise today to offer my congratulations to Florida Gulf Coast University Women's Basketball team on their remarkable season. As the national runner-up in Division II women's basketball, the team has become an inspiration to Southwest Florida, and everyone in our community is incredibly proud of their accomplishments.

The Eagles success is made even more amazing because Florida Gulf Coast University is Florida's newest University, having opened its doors just 10 short years ago.

This year, the Eagles set a remarkable school record with 34 wins and only one loss, making them an elite group of NCAA student athletes. Head Coach Karl Smesko and his team deserve our congratulations. They not only won on the court, but with their passion and dedication they have also won Southwest Florida's admiration and respect.

Florida Gulf Coast University is an integral part of our community, and their success in academics and athletics is second to none.

Congratulations to all the coaches and players that worked so hard and achieved so much: Karl Smesko, head coach; LeAnn Free-land, assistant coach; Ebonie Halliburton, assistant coach; Bryan Crislip, assistant coach; Kim Balduzzi, Candace Carreras, Jen Conely, Delia De LaTorre, Chelsea Dermyer, Ashley Haegle, Adrienne McNally, Alex Nelson, Amanda Pierce, Kate Schrader, Steffi Sorensen, Princess Stewart and Angel Woods.

INTRODUCTON OF LEGISLATION
TO MAKE PERMANENT THE DE-
DUCTION FOR MORTGAGE INSUR-
ANCE PREMIUMS

HON. SANDER M. LEVIN

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 29, 2007

Mr. LEVIN. Madam Speaker, today I am pleased to introduce legislation to make per-

manent the deduction for mortgage insurance premiums. I want to thank my colleague Mr. RYAN, who sponsored this bill in the last Congress, for working with me in this matter. I would also like to thank Representatives JOHN LEWIS, WALLY HERGER, JOHN TANNER, DAVE CAMP, RAHM EMANUEL, PHIL ENGLISH, SHELLEY BERKLEY, JERRY WELLER, JOE CROWLEY, RON LEWIS, ALLYSON SCHWARTZ and ERIC CANTOR who are joining Mr. RYAN and myself in introducing this legislation.

Last year, a version of Mr. RYAN's legislation, H.R. 3098, was incorporated into the Tax Relief and Health Care Act. As a result, homeowners who purchase mortgage insurance will be able to deduct the premiums they pay beginning January 1st of this year. Unfortunately, the provision is temporary and expires December 31, 2007. The legislation we are introducing today will make this deduction permanent.

Government and private mortgage insurance programs help first-time, low- and middle-income, minority and veteran borrowers afford to purchase a home. The Federal Housing Administration, Department of Veterans Affairs, Rural Housing Service and private mortgage insurance programs allow these homebuyers to obtain a mortgage with a significantly reduced down payment of 3 percent or less of the appraised value, addressing one of the key barriers to homeownership.

As a result of our legislation, mortgage insurance will be a more affordable option for families that want to purchase a home. Particularly given the ongoing problems associated with subprime lending, it is important that we continue to make premiums on new mortgage insurance contracts deductible beyond the end of this year.

According to the most recent data, more than 388,000 families in my home state of Michigan held mortgages with either FHA or private mortgage insurance, and insured mortgages comprised 36 percent of home purchase loans originated in Michigan from 2000–2005. Mortgage insurance covered 40 percent of the mortgage loans made to African American or Hispanic borrowers. Borrowers earning less than 120 percent of area median income comprised 80 percent of the insured home purchase loans originated in the state.

Nationwide, 11.5 million families presently use mortgage insurance. The people who use mortgage insurance are our neighbors. They are policemen, firemen, teachers, and veterans who live in every community in every one of our districts. This House has a long-standing commitment to expanding homeownership and to achieve that goal, we must expand the circle of people that are able to participate in the housing market.

Making the tax deduction for mortgage insurance premium payments permanent will help make the American dream of owning a home come true for many more of our citizens. Madam Speaker, I urge my colleagues to support this important legislation and join us in working towards its enactment at the earliest opportunity this year.